GP/3628
Reference no. 0722/31970
#7 w
1-18-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF:

Humberto C. Portillo, et al) Art Unit: 3628
SERIAL NO: 09/604,525) Examiner: TBD
FILED: June 27, 2000)
TITLE: METHOD FOR FACILITATING PAYMENT)
OF A COMPUTERIZED TRANSACTION)

RECEIVED

JAN 07 2003

INFORMATION DISCLOSURE STATEMENT

GROUP 3600

Commissioner for Patents
Box IDS
Washington, DC 20231

Dear Sir:


The citation of information on the attached Forms PTO/SB/08A and PTO/SB/08B, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98. A copy of each cited item is enclosed. Pursuant to 37 C.F.R. § 1.97(a)(3), the Applicant request consideration of the art. In addition, this IDS is being filed before the mailing of a first office action on the merits and consequently requires no fee.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

MORRIS, MANNING & MARTIN, LLP
1600 Atlanta Financial Center
3343 Peachtree Road, NE
Atlanta, GA 30326
(404) 504-7652
(404) 364-4578 - fax
bja@mmmlaw.com
<http://www.mmmlaw.com>

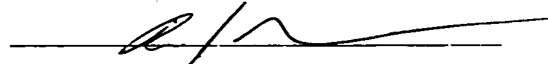
Respectfully submitted,

MORRIS, MANNING & MARTIN, LLP

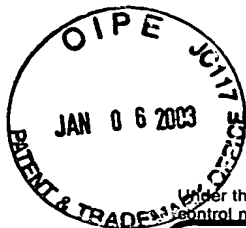

Brian J. Anderson
Reg. No. - 43,470

CERTIFICATE OF MAILING BY FIRST CLASS MAIL

I hereby certify under 37 C.F.R. § 1.8 that this correspondence is being deposited with the United States Postal Service with sufficient postage for First Class Mail in an envelope addressed to: Commissioner of Patents, Washington, D.C. 20231, on January 2, 2003.


Brian J. Anderson, Reg. No. 43,470

988225



PTO/SB/08A (10-01)
Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet <u>1</u> of <u>3</u>			Complete if Known	
			Application Number	09/604,525
			Filing Date	6/27/2000
			First Named Inventor	PORTILLO, Humberto C
			Art Unit	3628
			Examiner Name	
			Attorney Docket Number	10722-31970

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 5,220,501	06-15-1993	Lawlor, et. al.	
		US- 5,555,496	09-10-1996	Tackbary, et. al.	
		US- 5,629,982	05-13-1997	Micali, Silvio	
		US- 5,699,528	12-16-1997	Hogan	
		US- 5,732,400	03-24-1998	Mandler, et. al.	
		US- 5,757,917	05-26-1998	Rose, et. al.	
		US- 5,826,241	10-20-1998	Stein, et. al.	
		US- 5,960,412	09-28-1999	Tackbary, et. al.	
		US- 5,974,146	10-26-1999	Randle, et. al.	
		US- 6,029,150	02-22-2000	Kravitz	
		US- 6,032,133	02-29-2000	Hilt, et. al.	
		US- 6,070,150	05-30-2000	Remington, et. al.	
		US- 6,070,798	06-06-2000	Nethery	
		US- 6,081,790	06-27-2000	Rosen	
		US- 6,098,053	08-01-2000	Slater	
		US- 6,119,106	09-12-2000	Mersky, et. al.	
		US- 6,122,625	09-19-2000	Rosen	
		US- 6,167,386	12-26-2000	Brown	
		US- 6,175,823	01-16-2001	Van Dusen	
		US- 6,202,054	03-13-2001	Lawlor, et. al.	

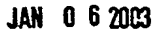
FOREIGN PATENT DOCUMENTS						
Examiner Initials ²	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		WO 98/49644	11-05-1998	Ariba Technologies		
		EP 0 745 961 A3	07-15-1998	AT&T Corp.		
		EP 0 745 961 A2	04-12-1996	AT&T IMP Corp.		
		WO 99/22291	05-06-1999	GE Capital		
		EP 0949 596 A2	10-13-1999	Golvin, et. al.		
		WO 00/22559 A1	04-20-2000	Slater		
		WO 00/67177 A2	11-09-2000	Levchin, et. al.		
		WO 00/54122 A2	09-14-2000	Taggart, et. al.		
		EP 1 077 436 A2	02-21-2001	Pinell		
		WO 00/79452 A2	12-28-2000	Hutchison, et. al.		

Examiner Signature		Date Considered	
---------------------------	--	------------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

(use as many sheets as necessary)

Sheet 2 of 3

Complete if Known

Application Number	09/604,525
Filing Date	6/27/2000
First Named Inventor	PORTILLO, Humberto C.
Art Unit	3628
Examiner Name	
Attorney Docket Number	10722-31970

U.S. PATENT DOCUMENTS

GROUP 3600

FOREIGN PATENT DOCUMENTS

Foreign Patent Document

Country Code³ - Number⁴ - Kind Code⁵ (if known)

**Examiner
Signature**

Date Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet <u>3</u> of <u>3</u>		Complete if Known	
		Application Number	09/604,525
		Filing Date	6/27/2000
		First Named Inventor	PORTILLO, Humberto C.
		Group Art Unit	3628
		Examiner Name	
		Attorney Docket Number	10722-31970

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	1	dotBANK; "The Way to Send and Receive Money on the Internet;" retrieved from the Internet on 02/07/2000 at http://www.dotbank.com/ ; Pages 1-7.	
	2	AmeriNet, Inc.; "The Best Idea in Payment Systems Since the Credit Card;" retrieved from the Internet on 02/07/2000 at http://www.devit-it.com/ ; Pages 1-8.	
	3	TransPoint; "The Way to Pay Online the Service;" retrieved from the Internet on 02/10/2000 at http://www.transpoint.com/service_questions.asp ; Pages 1-12.	
	4	Intell-A-Check! "The Way to Get Paid;" retrieved from the Internet on 02/07/2000 at http://www.icheck.com/ ; Pages 1-7.	
	5	TeleCheck; "Making Checks Our Responsibility;" retrieved from the Internet on 02/07/2000 at http://www.telecheck.com/home/home.html ; Pages 1-8.	

RECEIVED
JAN 07 2003
GROUP 3600

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.